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<u>L5</u>	L2 and 705/36	317	<u>L5</u>
<u>L4</u>	L2 and 705/38	326	<u>L4</u>
<u>L3</u>	L2 and 705/35	435	<u>L3</u>
<u>L2</u>	l1 and market	3867	<u>L2</u>
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<u>L12</u>	13 and 705/4	1	<u>L12</u>
<u>L11</u>	13 and 705/26	2	<u>L11</u>
<u>L10</u>	13 and 705/27	2	<u>L10</u>
<u>L9</u>	13 and 705/1	2	<u>L9</u>
<u>L8</u>	13 and 705/39	2	<u>L8</u>
<u>L7</u>	13 and 705/36	1	<u>L7</u>
<u>L6</u>	13 and 705/35	4	<u>L6</u>
<u>L5</u>	13 and 705/30	2	<u>L5</u>
<u>L4</u>	12 and 705/30	8	<u>L4</u>
<u>L3</u>	12 and solicitations	15	<u>L3</u>
<u>L2</u>	L1 and financial near products	122	<u>L2</u>
<u>L1</u>	application near process	50540	<u>L1</u>

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[First Hit](#) [Fwd Refs](#) [Previous Doc](#) [Next Doc](#) [Go to Doc#](#)

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L3: Entry 14 of 15

File: USPT

Jun 13, 2000

US-PAT-NO: 6076072

DOCUMENT-IDENTIFIER: US 6076072 A

**** See image for Certificate of Correction ****

TITLE: Method and apparatus for preparing client communications involving financial products and services

DATE-ISSUED: June 13, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Libman; Richard Marc	Santa Monica	CA	90403	

APPL-NO: 08/ 834240 [\[PALM\]](#)

DATE FILED: April 15, 1997

PARENT-CASE:

RELATED APPLICATIONS This is a continuation-in-part of Ser. No. 08/661,004, filed on Jun. 10, 1996 now U.S. Pat. No. 5,987,434.

INT-CL: [07] [G06 F 17/60](#)

US-CL-ISSUED: 705/34; 705/4, 705/30, 705/35, 705/36, 705/38, 229/70, 206/232

US-CL-CURRENT: [705/34](#); [206/232](#), [229/70](#), [705/30](#), [705/35](#), [705/36](#), [705/38](#), [705/4](#)

FIELD-OF-SEARCH: 705/4, 705/30, 705/7, 705/35, 705/39, 705/36, 705/42, 705/41, 705/34, 705/38, 380/24, 380/51, 380/55, 53/569, 229/70, 206/232

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	4831526	May 1989	Luchs et al.	705/4
<input type="checkbox"/>	5220501	June 1993	Lawlor et al.	380/24
<input type="checkbox"/>	5502636	March 1996	Clarke	705/10
<input type="checkbox"/>	5504675	April 1996	Cragun et al.	705/14
<input type="checkbox"/>	5523942	June 1996	Tyler et al.	705/4
<input type="checkbox"/>	5537314	July 1996	Kanter	705/14
<input type="checkbox"/>	5640835	June 1997	Muscoplat	53/569

<input type="checkbox"/>	<u>5644727</u>	July 1997	Atkins	705/40
<input type="checkbox"/>	<u>5655085</u>	August 1997	Ryan et al.	705/4
<input type="checkbox"/>	<u>5671282</u>	September 1997	Wolff et al.	380/25
<input type="checkbox"/>	<u>5673402</u>	September 1997	Ryan et al.	705/38
<input type="checkbox"/>	<u>5710889</u>	January 1998	Clark et al.	395/244
<input type="checkbox"/>	<u>5819241</u>	October 1998	Reiter	705/408

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Dottie Enrico, Dollars and Dialers: Phone company's plan to sell names stirs controversy, Newsday v50 n279 s1, p. 3, Nov. 1990.

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IQ InsuranceQuote Services, Inc. Solicitation, Jul. 12, 1995.

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Jackson National Life Insurance Co. Solicitation, Jul. 21, 1995.

Teachers Insurance and Annuity Association Solicitation, about Nov., 1994.

"Ready, Aim Sell", Information Week, Feb. 17, 1997.

ART-UNIT: 271

PRIMARY-EXAMINER: Voeltz; Emanuel Todd

ASSISTANT-EXAMINER: Alvarez; Raquel

ATTY-AGENT-FIRM: Snell & Wilmer, L.L.P.

ABSTRACT:

A method and apparatus are provided for automatically preparing a client communication pertaining to a financial product for a client, wherein the client communication is for combined use with a corresponding host vehicle. The method comprises providing a format for the client communication wherein the communication format includes a variable portion; inputting into a computer-accessible storage medium variable information other than a client identification; inputting into the

storage medium decision information; and using the decision information to select a subset of the variable information for inclusion in a variable portion of the client communication corresponding to the variable portion of the client communication format. The apparatus comprises an inputting device for inputting into a computer-accessible storage medium variable information comprising other than a client identification and decision information; a processor operatively coupled to the storage medium for using the decision information to automatically select a subset of the variable information for each of the clients; and an output preparing component in operative communication with the processor for preparing the client communications and for automatically inserting into the client communication the subset of variable information for the corresponding and respective client.

134 Claims, 18 Drawing figures

[Previous Doc](#)

[Next Doc](#)

[Go to Doc#](#)

[First Hit](#) [Fwd Refs](#)[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)**End of Result Set****Generate Collection****Print**

L3: Entry 15 of 15

File: USPT

Jul 27, 1999

US-PAT-NO: 5930764

DOCUMENT-IDENTIFIER: US 5930764 A

TITLE: Sales and marketing support system using a customer information database

DATE-ISSUED: July 27, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Melchione; Anthony R.	Bridgewater	NJ		
Martinez; Rafael	Fairfield	CT		
Seifert; Eric	East Northport	NY		
Hirsch; Martin	Teaneck	NJ		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Citibank, N.A.	New York	NY			02

APPL-NO: 08/ 702039 [PALM]

DATE FILED: August 23, 1996

PARENT-CASE:

STATEMENT CONCERNING PARENT APPLICATION UNDER 35 U.S.C. 120 This application is a continuation-in-part of and claims the benefit of the earlier filing date, pursuant to 35 U.S.C. 120, of copending application Ser. No. 08/544,102 entitled ELECTRONIC SALES AND SERVICE SUPPORT SYSTEM AND METHOD filed Oct. 17, 1995, which application is currently pending.

INT-CL: [06] G06 F 17/60

US-CL-ISSUED: 705/10; 705/35

US-CL-CURRENT: 705/10; 705/35

FIELD-OF-SEARCH: 395/210, 395/235, 705/10, 705/35

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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PAT-NO

ISSUE-DATE

PATENTEE-NAME

US-CL

3808410

April 1974

Schlesinger

235/156

<input type="checkbox"/>	<u>4700295</u>	October 1987	Katasof et al.	364/401
<input type="checkbox"/>	<u>5421008</u>	May 1995	Banning et al.	

OTHER PUBLICATIONS

Jon Berry, "The Rich and the Worthy: America's Banks are Taking Direct Marketing One Step Further", Adweek's Marketing Week, v 33, n 19, pp. 14-17, May 17, 1992.

Robert B. Slater, "Marketing Magicians Turn Information into Profit", Bankers Monthly, v 108, n 7, pp. 5A-7A, Jul. 1991.

L.L. Persing, "Package Fine Tunes Marketing Programs", Computers in Banking, v 6, n 9, pp. 21-23, Sep. 1989.

Alan Cane, "Countdown to User-Friendly Banking", Financial Times, pp. 30+, Nov. 1988.

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James A. Craig, "A Network Architecture for Retail Bank Networks", Data Communications, v 17, n 11, pp. 173+, Oct. 1988.

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Brian Hellauer, "Banks Take Aim at Target Marketing", Bank Management, v 69, n 2, pp. A26-A31, Feb. 1993.

ART-UNIT: 271

PRIMARY-EXAMINER: Voeltz; Emanuel Todd

ASSISTANT-EXAMINER: Hughet; William N.

ATTY-AGENT-FIRM: Marcou; George T. Kilpatrick Stockton LLP

ABSTRACT:

A sales process support system and method for identifying sales targets using a centralized database to improve marketing success. The system includes a central database that receives comprehensive information from a variety of internal and external feeds, and standardizes and households the information in a three-level hierarchy (households, customers, and accounts) for use by a financial institution. The comprehensive information stored on the central database is accessed through micromarketing workstations to generate lists of sales leads for marketing campaigns. A database engine is provided for generating logical access paths for accessing data on the central database to increase speed and efficiency of the central database. The system distributes sales leads electronically to branch networks, where the sales leads are used to target customers for marketing campaigns. The central database is accessed by workstations of a central customer information system for profiling customers, enhancing customer relationships with the financial institution, and electronically tracking sales and service performance during marketing campaigns. The system can also include a system for opening an account in a single session that is in communication with the central database, micromarketing centers, central customer information systems and branch systems of the present invention so that data can pass between these systems where legal and appropriate.

17 Claims, 68 Drawing figures

[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)

[First Hit](#) [Fwd Refs](#) [Previous Doc](#) [Next Doc](#) [Go to Doc#](#)

☐ [Generate Collection](#) [Print](#)

L5: Entry 295 of 317

File: USPT

Oct 12, 1999

US-PAT-NO: 5966700

DOCUMENT-IDENTIFIER: US 5966700 A

TITLE: Management system for risk sharing of mortgage pools

DATE-ISSUED: October 12, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Gould; Kenneth L.	Lake Forest	IL		
Pollock; Alex J.	Lake Forest	IL		
Lundstrom; Roger D.	Arlington Heights	IL		
Whelan; Frank D.	Lake Barrington	IL		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Federal Home <u>Loan</u> Bank of Chicago	Chicago	IL			02

APPL-NO: 08/ 997119 [PALM]

DATE FILED: December 23, 1997

INT-CL: [06] G06 F 15/00, G06 F 15/21, G06 F 17/60, G06 F 19/00

US-CL-ISSUED: 705/38; 705/35

US-CL-CURRENT: 705/38; 705/35

FIELD-OF-SEARCH: 705/35, 705/38

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> <u>4876648</u>	October 1989	Lloyd	705/38
<input type="checkbox"/> <u>4953085</u>	August 1990	Atkins	<u>705/36</u>
<input type="checkbox"/> <u>5611052</u>	March 1997	Dykstra et al.	705/38
<input type="checkbox"/> <u>5644726</u>	July 1997	Oppenheimer	705/38

ART-UNIT: 277

PRIMARY-EXAMINER: MacDonald; Allen R.

ASSISTANT-EXAMINER: Myhre; James W.

ATTY-AGENT-FIRM: Mayer, Brown & Platt

ABSTRACT:

The present invention relates to a computer system for managing the allocation of mortgage pool risk between a mortgage originator and a funding institution. The mortgage originator issues a mortgage and the funding institution agrees to assume certain risks such as interest rate and credit risk for the mortgage up to a certain percentage. The mortgage originator and the funding institution enter into a Master Commitment agreement which has an overall credit enhancement value for mortgage funding by the mortgage originator. The system has an input device capable of receiving mortgage data from the mortgage originator. A memory has a database storing the data relating to the mortgage loan, Master Commitment, financial institution and rate and fees. A processor calculates a credit enhancement value as a function of the probability of foreclosure and the severity of loss indicated by mortgage data. An output device produces a delivery commitment in which the mortgage originator assumes obligation for losses up to the credit enhancement value and the funding institution assumes obligation for additional losses.

12 Claims, 24 Drawing figures

[Previous Doc](#)

[Next Doc](#)

[Go to Doc#](#)

[First Hit](#) [Fwd Refs](#) [Previous Doc](#) [Next Doc](#) [Go to Doc#](#)

Generate Collection

Print

L5: Entry 300 of 317

File: USPT

Jun 29, 1999

US-PAT-NO: 5918217

DOCUMENT-IDENTIFIER: US 5918217 A

**** See image for Certificate of Correction ****

TITLE: User interface for a financial advisory system

DATE-ISSUED: June 29, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Maggioncalda; Jeff N.	Menlo Park	CA		
Jones; Christopher L.	Foster City	CA		
Sharpe; William F.	Los Altos	CA		
Fine; Ken	Menlo Park	CA		
Tauber; Ellen	Palo Alto	CA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Financial Engines, Inc.	Palo Alto	CA			02

APPL-NO: 08/ 988226 [PALM]

DATE FILED: December 10, 1997

INT-CL: [06] G06 F 17/00US-CL-ISSUED: 705/36; 705/4, 705/38US-CL-CURRENT: 705/36; 705/38, 705/4FIELD-OF-SEARCH: 705/4, 705/35, 705/36, 705/38

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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<input type="checkbox"/>	<u>3634669</u>	January 1972	Soumas et al.	
<input type="checkbox"/>	<u>3697693</u>	October 1972	Deschenes et al.	
<input type="checkbox"/>	<u>4007355</u>	February 1977	Moreno	
<input type="checkbox"/>	<u>4334270</u>	June 1982	Towers	
<input type="checkbox"/>	<u>4346442</u>	August 1982	Musmanno	

<input type="checkbox"/>	<u>4376978</u>	March 1983	Musmanno	
<input type="checkbox"/>	<u>4597046</u>	June 1986	Musmanno et al.	
<input type="checkbox"/>	<u>4642767</u>	February 1987	Lerner	
<input type="checkbox"/>	<u>4722055</u>	January 1988	Roberts	
<input type="checkbox"/>	<u>4742457</u>	May 1988	Leon et al.	
<input type="checkbox"/>	<u>4752877</u>	June 1988	Roberts et al.	
<input type="checkbox"/>	<u>4774663</u>	September 1988	Musmanno et al.	
<input type="checkbox"/>	<u>4868376</u>	September 1989	Lessin et al.	
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<input type="checkbox"/>	<u>4885685</u>	December 1989	Wolfberg et al.	
<input type="checkbox"/>	<u>4910676</u>	March 1990	Allredge	
<input type="checkbox"/>	<u>4933842</u>	June 1990	Durbin et al.	
<input type="checkbox"/>	<u>4953085</u>	August 1990	Atkins	
<input type="checkbox"/>	<u>4989141</u>	January 1991	Lyons et al.	
<input type="checkbox"/>	<u>5025138</u>	June 1991	Cuervo	
<input type="checkbox"/>	<u>5220500</u>	June 1993	Baird et al.	
<input type="checkbox"/>	<u>5454104</u>	September 1995	Steidlmayer et al.	
<input type="checkbox"/>	<u>5523942</u>	June 1996	Tyler et al.	705/4
<input type="checkbox"/>	<u>5590037</u>	December 1996	Ryan et al.	
<input type="checkbox"/>	<u>5592379</u>	January 1997	Finrock et al.	705/4
<input type="checkbox"/>	<u>5644727</u>	July 1997	Atkins	

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Fayette Hickox, Information Technology, "Learning about Artificial Intelligence", Institutional Investor, Jul. 1986, pp. 209-210.

Daniel P. Wiener, "Software Packages for Investors", Fortune/1987 Investors Guide, pp. 185-188.

Paul Lichtman, "Software: The Professional Plan", Lotus, Nov. 1986, pp. 121 & 140.

"Barra Provides Combined Style Analysis And Asset Allocation Capabilities", downloaded from Website <http://www.barra.com>, in Jul. of 1998.

"EnCorr Products and Services", downloaded from Website <http://www.ibbotson.com>, in Jul. of 1998.

"Net Results.TM., Your On-Line Financial Advisor", downloaded from Website <http://www.isnetwork.com>, in Dec. of 1997.

ART-UNIT: 274

PRIMARY-EXAMINER: Peeso; Thomas R.

ATTY-AGENT-FIRM: Blakely, Sokoloff, Taylor & Zafman LLP

ABSTRACT:

A user interface for a financial advisory system is provided. According to one aspect of the present invention, a user may interactively explore how changes in one or more input decisions such as a risk tolerance, a savings level, and a retirement age affect one or more output values such as a probability of achieving a financial goal or an indication of short-term risk. A first and second visual indication are concurrently displayed. The first visual indication includes input mechanisms, such as slider bars, for receiving the input decisions. The second visual indication includes a set of output values that are based upon the input decisions and a recommended set of financial products. After updated values for the input decisions are received via the input mechanisms, a new recommended set of financial products and a new set of output values may be determined based upon the updated values. The second visual indication may then be updated to reflect the new set of output values. According to another aspect of the present invention, a graphical input mechanism for receiving a desired level of investment risk may be calibrated. A set of available financial products, such as a set of mutual funds, and a predefined volatility, such as the volatility of the Market Portfolio are received. The settings associated with the graphical input mechanism are constrained based upon the set of available financial products. Additionally, the calibration of the units of the graphical input mechanism may be expressed as a relationship between the volatility associated with a setting of the graphical input mechanism and the predefined volatility.

44 Claims, 19 Drawing figures

[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)